

Fees & Charges of American Express Credit Cards

| Particulars | American Express Credit Card (Local) | American Express Credit Card (Dual) | American Express Gold Credit Card | American Express Platinum Credit Card | American Express Gold FC Credit Card | American Express Platinum FC Credit Card | The Agora American Express Card issued by City Bank | The University of Dhaka American Express Card |
|---|--------------------------------------|-------------------------------------|-----------------------------------|---------------------------------------|--------------------------------------|--|---|---|
| Annual Fee ¹ | BDT 1,500 | BDT 2,000 | BDT 5,000 | BDT 25,000 | USD 65 | USD 325 | BDT 3,000 | - |
| Supplementary Card Annual Fee ² | BDT 750 | BDT 1,000 | BDT 2,500 | BDT 12,500 | N/A | N/A | BDT 1,500 | BDT 1000 |
| Card Replacement Fee | BDT 300 | BDT 500 | BDT 750 | BDT 1,000 | USD 10 | USD 15 | BDT 600 | BDT 500 |
| Captured Card Replacement Fee | BDT 200 | BDT 250 | BDT 300 | BDT 350 | USD 5 | USD 5 | BDT 250 | BDT 250 |
| Late Payment Charge | BDT 500 | BDT 600 or USD 10 | BDT 850 or USD 15 | BDT 1000 or USD 20 | USD 15 | USD 20 | BDT 600 or USD 10 | BDT 600 or USD 10 |
| Cash Advance Fee (Local) ³ | BDT 100 or 2% | BDT 100 or 2% | BDT 100 or 2% | BDT 100 or 2% | N/A | N/A | BDT 100 or 2% | BDT 100 or 2% |
| Cash Advance Fee (International) ⁴ | N/A | USD 3 or 2% | USD 3 or 2% | USD 3 or 2% | USD 3 or 2% | USD 3 or 2% | USD 3 or 2% | USD 3 or 2% |
| Over Limit Charge | BDT 300 | BDT 500 or USD 15 | BDT 750 or USD 15 | BDT 1000 or USD 20 | USD 15 | USD 20 | BDT 600 or USD 15 | BDT 600 or USD 15 |
| Monthly Interest Rate (Purchase & Cash Advance) | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% | 2.25% |
| EMI Interest Rate (Monthly) | 1.42% | 1.42% | 1.42% | 1.42% | N/A | N/A | 1.42% | 1.42% |
| Statement Retrieval Fee Per Statement | BDT 100 | BDT 100 | BDT 100 | BDT 100 | USD 2 | USD 2 | BDT 100 | BDT 100 |
| Cash Advance Limit | 50% of Credit Limit | 50% of Credit Limit | 50% of Credit Limit | 50% of Credit Limit | 50% of Credit Limit | 50% of Credit Limit | 50% of Credit Limit | 50% of Credit Limit |
| Out of Town Cheque Collection Fee | BDT 100 | BDT 100 | BDT 100 | BDT 100 | N/A | N/A | BDT 100 | BDT 100 |
| Markup | N/A | 2% | 2% | 2% | 2% | 2% | 2% | N/A |
| City Shield Coverage Fee ⁵ | 0.35% | 0.35% | 0.35% | 0.35% | 0.35% | 0.35% | 0.35% | 0.35% |
| Balance Transfer Fee | 1% | 1% | 1% | 1% | N/A | N/A | 1% | 1% |
| Monthly Balance Transfer Interest Rate | 1.42% | 1.42% | 1.42% | 1.42% | N/A | N/A | 1.42% | 1.42% |
| Certificate Fee | BDT 100 | BDT 100 | BDT 100 | BDT 100 | USD 2 | USD 2 | BDT 100 | BDT 100 |
| CIB Fee | BDT 150 | BDT 150 | BDT 150 | BDT 150 | USD 2 | USD 2 | BDT 150 | BDT 150 |
| SMS Notification Fee ⁶ | BDT 200 | BDT 200 | BDT 200 | BDT 200 | USD 3 | USD 3 | BDT 200 | BDT 200 |

| Minimum Due for Monthly Repayment ⁷ | BDT 500 or 5% whichever is higher | BDT 500 or USD 50 or 5% whichever is higher | BDT 500 or USD 50 or 5% whichever is higher | BDT 500 or USD 50 or 5% whichever is higher | USD 50 or 5% whichever is higher | USD 50 or 5% whichever is higher | BDT 500 or USD 50 or 5% whichever is higher | BDT 500 or USD 50 or 5% whichever is higher |
|---|-----------------------------------|---|---|---|------------------------------------|--|---|---|
| Priority Pass Membership Card Replacement Fee | N/A | N/A | N/A | BDT 1,000 | N/A | USD 15 | N/A | N/A |
| Priority Pass Lounge Visit Bill (Per Visit Per Person) ⁸ | N/A | N/A | USD 32 | USD 32 | USD 32 | USD 32 | N/A | N/A |
| Priority Pass Reissuance Fee ⁹ | N/A | N/A | BDT 1,000 | BDT 1,000 | USD 15 | USD 15 | N/A | N/A |
| International Lounge Access Fee ¹⁰ | N/A | N/A | BDT 2000 (Adult) BDT 1000 (child) | BDT 2000 (Adult) BDT 1000 (child) | USD 25 (Adult) USD 15 (Child) | BDT 2000 or USD 25 (Adult) BDT 1000 or USD 15 (Child) | N/A | N/A |
| Domestic Lounge Access Fee ¹¹ | N/A | N/A | BDT 700(Adult) BDT 300(Child) | BDT 700(Adult) BDT 300(Child) | BDT 700 (Adult) BDT 300 (Child) | BDT 700 or USD 10 (Adult) BDT 300 or USD 5 (Child) | N/A | N/A |
| Legal Notice Fee | BDT 250 | BDT 250 | BDT 250 | BDT 250 | USD 4 | USD 4 | BDT 250 | BDT 250 |

Updated as of 01 January, 2019

* 15% VAT will be charged as applicable

* Balance Inquiry/ Mini Statement Fee BDT 5.00 (Inclusive of VAT) will be Applicable for all ATMs other than City Bank ATMs & Q-Cash network ATMs

* Flat interest rate will be used to calculate the interest payable for EMIs

1. Will be applicable for the issued cards. Annual fee is imposed once the card is issued or renewed irrespective of the card activation status. Annual fee for existing City Bank Credit Cardmember will be BDT 2,000 for The Agora American Express Card issued by City Bank. The University of Dhaka American Express Card issued by City Bank, There will be no annual fee for the University of Dhaka faculties and executives. A BDT 1,500 charge will be applicable for all the University of Dhaka alumni
2. For American Express Credit card, The Agora American Express Card issued by City Bank, The University of Dhaka American Express Card issued by City Bank and American Express Gold Credit Card, 1st supplementary card is free. For American Express Platinum Credit card, 1st two Supplementary cards are free. The mentioned charge is applicable for any further supplementary cards
3. Per transaction BDT 100 or 2% whichever is higher
4. Per transaction USD 3 or 2% whichever is higher
5. Facility not valid for 2 months overdue card accounts. Cardmembers will be charged 0.35% City Shield Coverage Fee of total card outstanding on a monthly basis on the months' end outstanding balance
6. Transaction Alert Service will be provided to all City Bank American Express Cardmembers and charges for SMS notifications will be applicable
7. On closing balance
8. Lounge visit is complimentary for Platinum Primary Cardmember. The bill is applicable for all other Cardmembers and any accompanying guest
9. One Platinum Supplementary Cardmember will enjoy complimentary Priority Pass

10. Access fee for guest(s) per person (i.e. except for Gold Primary: one companion and up to 2 children below 12 years; Platinum Primary: 3 companions Adult/Child & Platinum Supplementary: 2 companions Adult/Child) at the American Express International lounge in Hazrat Shahjalal International Airport
11. Access fee for guest(s) per person (i.e. except for Gold Primary: one companion and up to 2 children below 12 years; Platinum Primary: 3 companions Adult/Child & Platinum Supplementary: 2 companions Adult/Child) at the American Express Domestic lounge in Hazrat Shahjalal International Airport (Domestic Terminal)

| Clearing Cheque Processing Fee: | |
|---|-------------------------------|
| Cheque Amount | Fee Amount (Inclusive of VAT) |
| Less than BDT 50,000 | Nil |
| BDT 50,000 to less than BDT 500,000 | BDT 10.00 |
| BDT 500,000 and above – Normal Clearing | BDT 25.00 |
| BDT 500,000 and above – Same Day Clearing | BDT 60.00 |

| Card Cheque- Fees & Charges: | | |
|--|------------------------------------|--------------------|
| Particulars | | Amount/Rate* |
| Cheque Book Issuance Fee | First Cheque Book (10 leaves) | Free |
| | Second one and onwards (10 leaves) | BDT 200 |
| Card Cheque Processing Fee | | 1.50% |
| Card Cheque Return Fee (for insufficient limit only) | | BDT 500 |
| Stop Payment on Clearing Cheque | | BDT 200 per Cheque |
| Stop Payment on entire Cheque Book | | BDT 300 |

**15% VAT will be charged as applicable*